

In re:
Scott M Horner
Joie M Horner
Debtors

Case No. 24-11843-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Nov 14, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Scott M Horner, Joie M Horner, 26 W 2nd Street, Boyertown, PA 19512-1402
14892659	+ Health Center at Emmaus, 1040 Chestnut Street, Emmaus, PA 18049-1952
14892661	+ Lehigh Valley Hospital - Cedar Crest, 1240 S Cedar Crest Blvd, Suite 203, Allentown, PA 18103-6218
14910739	Nationstar Mortgage LLC, Attn: Bankruptcy Department P.O. Box 619, Dallas, TX 75261-9741
14895663	+ Pingora Loan Servicing LLC, c/o Denise Carlon, KML Law Group P.C., 701 Market Street Ste 5000, Philadelphia Pa 19106-1541

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14892649	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2024 00:04:28	AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14892650	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 15 2024 00:02:47	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14899175	+ Email/PDF: ebn_ais@aisinfo.com	Nov 15 2024 00:03:33	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14892652	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2024 00:03:30	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14905672	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2024 00:03:16	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14892653	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2024 00:04:19	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14892654	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 23:57:00	Comenity/Hot Topic, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14892655	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2024 23:57:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14892656	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 15 2024 00:05:09	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14892657	Email/Text: bankruptcy@diamondcu.com	Nov 14 2024 23:57:00	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464
14895680	Email/Text: mrdiscen@discover.com	Nov 14 2024 23:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14892658	+ Email/Text: mrdiscen@discover.com	Nov 14 2024 23:57:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14905770	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 14 2024 23:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14892651	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 15 2024 00:03:30	Chase Card Services, Attn: Bankruptcy, P.O.

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			15298, Wilmington, DE 19850
14906089	+ Email/Text: RASEBN@raslg.com	Nov 14 2024 23:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14892660	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 14 2024 23:57:00	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
14892663	Email/Text: BankruptcyEast@firstenergycorp.com	Nov 14 2024 23:57:00	Met-Ed, PO Box 16001, Reading, PA 19612-6001
14892664	Email/Text: EBN@Mohela.com	Nov 14 2024 23:57:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
14907560	+ Email/Text: Unger@Members1st.org	Nov 14 2024 23:57:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
14892662	+ Email/Text: Unger@Members1st.org	Nov 14 2024 23:57:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
14899995	+ Email/Text: BankruptcyEast@firstenergycorp.com	Nov 14 2024 23:57:00	Met-Ed, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
14892665	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 14 2024 23:57:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14911797	Email/Text: bnc-quantum@quantum3group.com	Nov 14 2024 23:57:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14905484	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2024 00:02:58	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14892666	Email/Text: consumerbankruptcy@simmonsbank.com	Nov 14 2024 23:57:00	Simmons Bank, Attn: Bankruptcy, Po Box 7009, Pine Bluff, AR 71611
14907447	Email/Text: consumerbankruptcy@simmonsbank.com	Nov 14 2024 23:57:00	simmons bank, po box 6609, pine bluff, AR 71611
14892667	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2024 00:04:05	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14892668	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2024 00:05:03	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14892669	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 15 2024 00:04:08	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 29			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PINGORA LOAN SERVICING LLC bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Debtor Scott M Horner CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Joint Debtor Joie M Horner CourtNotices@rqplaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Scott M Horner)	Case No. 24-11843-pmm
)	
Joie M Horner)	Chapter: 13
)	
Debtor(s).)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: November 14, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court